

Telephone : 1-800-279-3480

Apr 3, 2007

Name : JENNIFER REED

Account Number : DLA918 PIN : 4620

Client Reference Number : 5424180403916056

Client : Citibank (South Dakota) NA

Our client has authorized us to reduce the balance of your past due account by 35%!

Our client will accept \$ 5606.18 as a settlement

Please follow the instructions outlined:

1. Make your money order or check payable to our client.
2. Document payment as "Settled"

Upon receipt and clearance of your payment, we will immediately cease collection activity and notify our client that you have satisfied your account. If you have any questions or concerns, please call our office and a representative will assist you.

Telephone 1-800-279-3480

As long as you haven't made other arrangements to repay this debt, you are eligible for this offer. For accounting purposes, your settlement must be received within 30 calendar days after the date on this letter. If you wish to make a payment proposal after that time, please call us to discuss it.

This communication is from a debt collector. This is an attempt to collect a debt, and any information obtained will be used for that purpose.

< Detach Bottom Portion And Return With Payment >

To contact us regarding your account, call:
 1-800-279-3480

AllianceOne
Receivables Management, Inc.

Regarding		
Citibank (South Dakota) NA		
Client Reference Number	Account Number	Amount
5424180403916056	DLA918	\$ 8624.89



P.O. BOX 510477
 LIVONIA MI 48151-6477
 RETURN SERVICE REQUESTED

S-SDAMFC10 L-059 A-DLA918 O-001
 P09MYF00317040 I17041

JENNIFER REED
 4920 HARMONY WAY
 SAN JOSE CA 95130-1819



EXHIBIT

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CITICORP CREDIT SERVICES, INC. (USA)
 ALLIANCEONE RECEIVABLES MANAGEMENT INC.
 PO BOX 21882
 EAGAN MN 55121-0882



Daytime Phone # _____
 Evening Phone # _____

↑ Please make check or money order payable to:

Amount Paid: \$

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P.O. BOX 510477
LIVONIA MI 48151-6477
RETURN SERVICE REQUESTED

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P09MYFF00317040117041

JENNIFER REED
4920 HARMONY WAY
SAN JOSE CA 95130-1819

US POSTAGE \$00.32^e
FIRST CLASS DATA-PAK APR 05 2007
ZIP 48058
0001 1051981